

In re:
Eileen M Bowers
Debtor

Case No. 22-11231-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jun 14, 2022

User: admin
Form ID: 3091

Page 1 of 3
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2022:

Recip ID	Recipient Name and Address
db	+ Eileen M Bowers, 1630 Horace Court, Bensalem, PA 19020-3802
14690468	+ Police And Fire Fcu, 901 Arch Street, Philadelphia, PA 19107-2495

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: support@ymalaw.com	Jun 15 2022 00:23:00	PAUL H. YOUNG, Young, Marr, Mallis & Deane, LLC, 3554 Hulmeville Rd., Ste 102, Bensalem, PA 19020
tr	+ Email/Text: bncnotice@ph13trustee.com	Jun 15 2022 00:24:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Jun 15 2022 00:24:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jun 15 2022 04:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 15 2022 00:24:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreregion03.ph.ecf@usdoj.gov	Jun 15 2022 00:24:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14690460	+ EDI: CAPITALONE.COM	Jun 15 2022 04:28:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14690461	+ EDI: CAPITALONE.COM	Jun 15 2022 04:28:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
14690463	+ Email/Text: bankruptcy@cavps.com	Jun 15 2022 00:24:00	Cavalry Portfolio Services, 1 American Lane, Greenwich, CT 06831-2560
14690462	+ Email/Text: bankruptcy@cavps.com	Jun 15 2022 00:24:00	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2321
14692227	+ Email/Text: bankruptcy@cavps.com	Jun 15 2022 00:24:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
14691647	Email/PDF: resurgentbknofications@resurgent.com	Jun 15 2022 00:28:35	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14690465	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 15 2022 00:24:00	Midland Funding, LLC, 320 East Big Beaver, Troy, MI 48083-1238
14690464	+ Email/Text: bankruptcydpt@mcmcg.com		

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		Jun 15 2022 00:24:00	Midland Funding, LLC, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
14690467	+ EDI: AISMIDFIRST		
		Jun 15 2022 04:28:00	Midland Mortgage Co, Pob 268959, Oklahoma City, OK 73126-8959
14690466	+ EDI: AISMIDFIRST		
		Jun 15 2022 04:28:00	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
14690469	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Jun 15 2022 00:28:35	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14690470	Email/PDF: resurgentbknotifications@resurgent.com		
		Jun 15 2022 00:28:35	Resurgent Capital Services, C/o Resurgent Capital Services, Greenville, SC 29602
14690471	+ Email/Text: bankruptcy@sw-credit.com		
		Jun 15 2022 00:24:00	SWC Group, 4120 International Parkway #100, Carrollton, TX 75007-1957
14690472	+ Email/Text: bankruptcy@sw-credit.com		
		Jun 15 2022 00:24:00	SWC Group, 4120 International Parkway, Carrollton, TX 75007-1957
14694852	+ EDI: AIS.COM		
		Jun 15 2022 04:28:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14690474	+ EDI: PRATHEBUR		
		Jun 15 2022 04:28:00	The Bureaus Inc, 650 Dundee Road, Northbrook, IL 60062-2747
14690473	+ EDI: PRATHEBUR		
		Jun 15 2022 04:28:00	The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2022 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

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PAUL H. YOUNG

on behalf of Debtor Eileen M Bowers support@ymalaw.com
ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com
,lesliebrown.paralegal@gmail.com

REBECCA ANN SOLARZ

on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:	
Debtor 1: <u>Eileen M Bowers</u>	Social Security number or ITIN: xxx-xx-1516
First Name Middle Name Last Name	EIN: --_-----
Debtor 2: _____	Social Security number or ITIN: _____
(Spouse, if filing) First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court: Eastern District of Pennsylvania	Date case filed for chapter: 13 5/12/22
Case number: 22-11231-elf	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Eileen M Bowers	
2. All other names used in the last 8 years		
3. Address	1630 Horace Court Bensalem, PA 19020	
4. Debtor's attorney Name and address	PAUL H. YOUNG Young, Marr, Mallis & Deane, LLC 3554 Hulmeville Rd. Ste 102 Bensalem, PA 19020	Contact phone 215-639-5297 Email: support@ymalaw.com
5. Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street – Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M.; Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 6/14/22

For more information, see page 2

Case number **22-11231-elf**

The Mtg of Creditors will be conducted, via telephonic conference. All interested, parties shall contact the Trustee, for connection details

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Filing deadline: 10/2/22

Filing deadline: 11/8/22

Filing deadline: 30 days after the conclusion of the meeting of creditors

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.